

# BRCA POSITIVE INSURED'S

Carrier	Best Possible Offer No mastectomy or hysterectomy	Best Possible Offer Prophylactic Mastectomy Only	Best Possible Offer Prophylactic Mastectomy and Hysterectomy
AIG	Table 4	Standard	Standard
AXA	Individual Consideration subject to the client's medical history, family history and any state regulation restrictions.		
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.		
Foresters Financial	Individual Consideration subject to the client's medical history, family history and any state regulation restrictions.		
Global Atlantic	Individual Consideration subject to the client's medical history, family history and any state regulation restrictions.		
John Hancock	Standard to 300%, depending on age and BRCA1 or 2	Standard	Preferred Classes Possible (Prophylactic mastectomy, oophorectomy and hormone therapy for better classes )
Lincoln Financial	Individual Consideration: All cases are reviewed by a medical director		
Mutual of Omaha	Table 4	Standard	Standard Plus
Nationwide	Standard to Table D depending on age	Standard to Table C depending on age and time since treatment	Standard to +50 depending upon age and time since surgery
New York Life	Individual Consideration: All cases are reviewed by a medical director		
Principal Financial	Table 2	Super Standard	Super Standard
Protective Life	Individual Consideration: All cases are reviewed by a medical director		
Prudential	Individual consideration subject to the client's medical history, family history and any state regulation restrictions.		
Securian Financial	For all BRCA, best case Standard rates. Factors to consider would be Age/Screening/Family history/ Treatment/ BRCA 1 Vs. BRCA 2 and any state regulation restrictions.		
Symetra	Table 4	Standard	Super Preferred
Transamerica	Individual consideration, usually a decline	Table F	Table B
Zurich	Individual consideration	Table F	Table B

\*\*\*\*\*Please refer to the carrier's family history guide as well\*\*\*\*\*

Updated 8/13/2019

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.